

DECLARATION AND POWER OF ATTORNEY

As a below named inventor, I HEREBY DECLARE:

THAT my residence, post office address, and citizenship are as stated below next to my name;

THAT I believe I am the original, first, and sole inventor (if only one inventor is named below) or an original, first, and joint inventor (if plural inventors are named below or in an attached Declaration) of the subject matter which is claimed and for which a patent is sought on the invention entitled

**PREPARATION OF AN ADVANCED REPORT FOR USE IN ASSESSING CREDIT
WORTHINESS OF BORROWER**

(Attorney Docket No. 027776-0109)

the specification of which (check one)

 is attached hereto.

 X was filed on October 15, 2003 as United States Application
Number or PCT International Application Number 10/684,804 and
was amended on (if applicable).

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THAT I acknowledge the duty to disclose to the U.S. Patent and Trademark Office all information known to me to be material to patentability as defined in Title 37, Code of Federal Regulations, § 1.56.

I HEREBY CLAIM foreign priority benefits under Title 35, United States Code § 119(a)-(d) or § 365(b) of any foreign application(s) for patent or inventor's certificate, or § 365(a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified below any foreign application for patent or inventor's certificate or of any PCT international application having a filing date before that of the application on which priority is claimed.

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U.S. Provisional Application Number	Filing Date
60/418,351	10/16/2002

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Ankur D. Shah
FOLEY & LARDNER
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Telephone: (202) 945-6132
Facsimile: (202) 672-5399

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Name of first inventor	Brian F. HERSHKOWITZ
Residence	Santa Barbara, CA
Citizenship	US
Post Office Address	1022 Garcia Road Santa Barbara, CA 93103
Inventor's signature	
Date	2/19/04

Name of second inventor	Jeffrey S. HARRIS
Residence	Santa Barbara, CA
Citizenship	US
Post Office Address	14 Chase Drive Santa Barbara, CA 93108
Inventor's signature	
Date	

Name of third inventor	Jay E. LIEBIG
Residence	Malibu, CA
Citizenship	US
Post Office Address	6463 Zuma View Place, #167 Malibu, CA 90265
Inventor's signature	
Date	

Name of fourth inventor	Michael Steven MOSHAY
Residence	Los Angeles, CA
Citizenship	US
Post Office Address	10330 Northvale Road Los Angeles, CA 90064
Inventor's signature	
Date	

Name of fifth inventor	Charles T. MURPHY
Residence	Kingston, NY
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Post Office Address	24 Madison Avenue Kingston, NY 12401
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~~Santa Barbara, CA 93108~~ Jacksonville FL 32211
 Inventor's signature 
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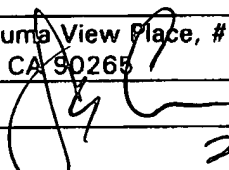
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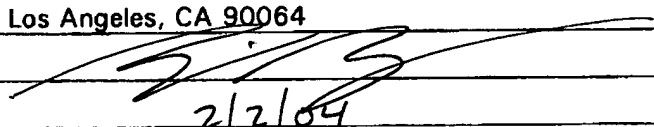
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